ADVICENT

NaviPlan User Guide:

Forecaster Assessment

(Volume III of VII)

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USA version

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NaviPlan User Guide Series

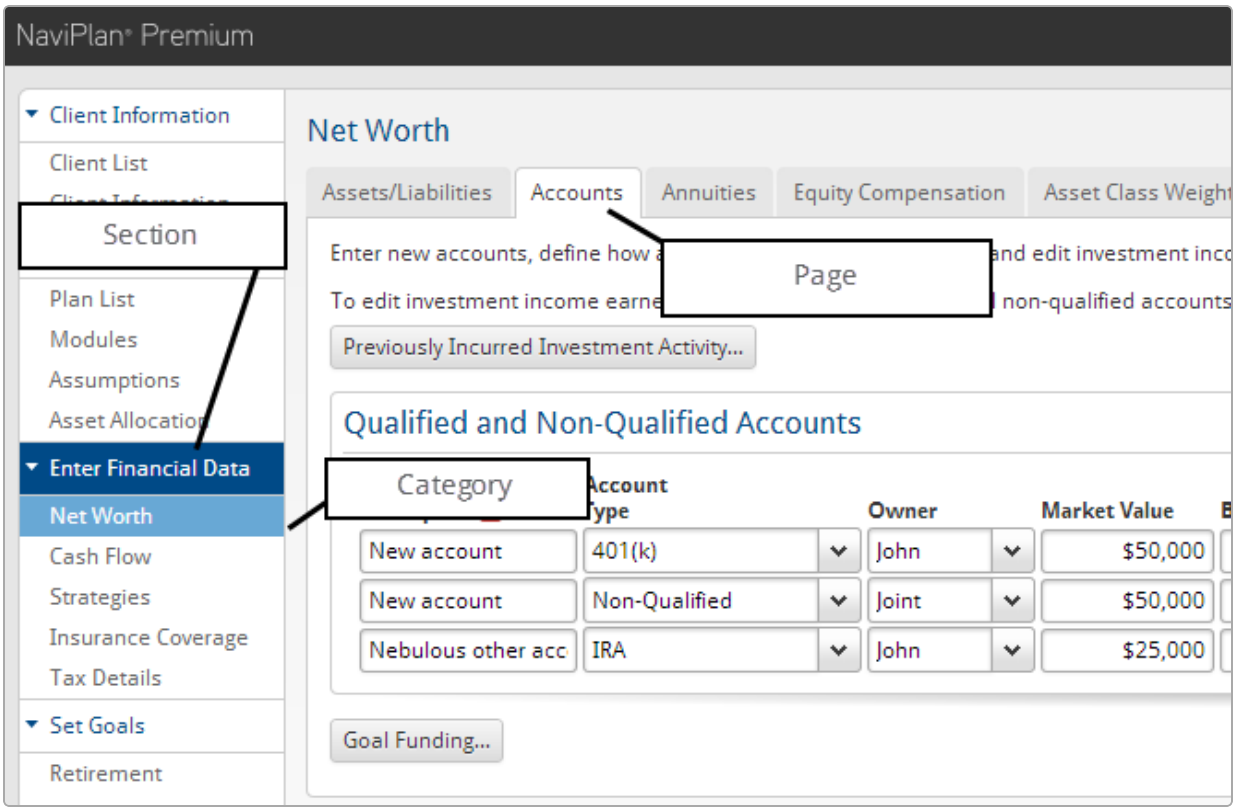
NaviPlan user guides are organized by the tasks you can accomplish in each level. If you are a new NaviPlan user, start with the ***Introduction*** user guide.

User manual	Tasks covered
Introduction	■ Setting up user preferences. ■ Creating and managing client engagements. ■ Determining which assessment or plan level to select. ■ Using NaviPlan workflow.
Calculators	■ Using calculators to model specific aspects of your clients' finances.
Forecaster Assessment	■ Quickly assessing your clients' current financial situation. ■ Entering account and annuity information.
Asset Allocation Assessment	■ Determining your clients' investor profile.
Level 1 and Level 2 Plans: Entering client data and goals	■ Entering financial planning assumptions. ■ Entering detailed net worth, cash flow, and insurance information. ■ Adding holdings to accounts and annuities. ■ Entering business entities. ■ Entering real estate assets. ■ Entering equity compensation. ■ Entering detailed estate planning information. ■ Entering advanced estate planning information. ■ Using the Detailed Tax method and ***Detailed Cash Flow***. ■ Entering saving and redemption strategies. ■ Entering client goals. ■ Generating simple estate planning reports. ■ Generating client reports.
Level 1 and Level 2 Plans: Analyzing client goals	■ Analyzing your clients' goals using Scenario Manager. ■ Conducting detailed cash flow and net worth analyses. ■ Generating Monte Carlo simulations. ■ Creating goal scenarios. ■ Creating estate planning scenarios. ■ Generating client reports.

Conventions

This user guide uses the following conventions.

- The names of items on the screen are bolded and italicized. For example, the ***Clients*** page opens.
- The names of items that you must select, click, or enter appear in bold. For example, select **Recommended**, and then click **OK**.
- To help you navigate through the application, locations are separated by en dashes (–). For example, ***Enter Financial Data*** section – ***Net Worth*** – ***Accounts***.



Enter Financial Data section – Net Worth category – Accounts page

To help you use this guide, please note the following abbreviations and graphics:

- FA – Refers to the Forecaster Assessment.
- Level 1 – Indicates that the step or paragraph applies to Level 1 Plans only.
- Level 2 – Indicates that the step or paragraph applies to Level 2 Plans only.
- A. Tax – Indicates that the step or paragraph only applies when you are using the Average Tax method.
- D. Tax – Indicates that the step or paragraph only applies when you are using the Detailed Tax method.

NaviPlan Resources

Advicent provides several resources to help you use NaviPlan. The following table shows some of the resources available and where to find them.

Advicent resource	Description and location
Help	The quickest way to get information about any item within NaviPlan is to use the application Help. To access Help, select **NaviPlan Help** from the ***Help & Resources*** menu. Help includes a glossary of terms.
Functional Documents	Functional documents explain NaviPlan functionality, underlying assumptions, and results calculations. You can access functional documents on specific topics on the related page in the NaviPlan Learning Center, or a list of all available functional documents on the ***Functional Documents*** page.
Quick Reference Guides (QRGs)	Quick Reference Guides are designed to get you started with a particular workflow in NaviPlan. You can access QRGs on specific topics on the related page in the NaviPlan Learning Center, or a list of all available QRGs on the ***Quick Reference Guides*** page.
User Guides	You can also access other user guides in this series . You can access user guides on the ***User Guides*** page in the NaviPlan Learning Center.
Training Videos	Training videos are designed to give you an overview of completing a specific task in NaviPlan. You can access videos on specific topics on the related page in the NaviPlan Learning Center, or a list of all available functional documents on the ***Videos*** page.
Take Action™ Webinars	The Take Action™ webinar series helps you get the best return on your investment in NaviPlan by showing you how to apply the software to real world situations . You can access webinars on specific topics on the related page in the NaviPlan Learning Center, or a list of all available functional documents on the ***Take Action Webinars*** page.

Partner Support

Contact us by telephone at

(888) 692-3474
(Monday–Thursday, 7:30 a.m.–6 p.m. central time)
(Friday, 7:30 a.m.-5:00p.m. central time)

Contact us by email at

support@advicentsolutions.com

An Intro to the Forecaster Assessment

NaviPlan's simplest planning level, formerly known as the Financial Assessment, has been upgraded with additional features, usability enhancements, and Next-Gen reporting! The upgrade provides such a new experience that we thought the level deserved a new name: the Forecaster Assessment.

The Forecaster Assessment is a streamlined analysis perfect for new clients or for clients with simpler financial situations and goals. It was designed to follow the conversations you have with clients, to quickly obtain a picture of your clients' current financial situation and to assess if their financial goals will be met.

Why was the Financial Assessment planning level upgraded to the Forecaster Assessment?

NaviPlan has always been noted for its adaptability — especially for high net worth clients. This update aims to make NaviPlan equally as friendly for clients on the other end of the spectrum or new clients who just want a quick financial overview:

- Forecaster uses a more intuitive data-entry flow and allows you to dive deeper into insurance needs.
- Forecaster brings an entirely new set of client reports that are easier to understand. Reports are still as detailed and configurable, but much more client-friendly.
- Any client information saved in a Financial Assessment is still available in the Forecaster Assessment. It's a fresh perspective on the same data.

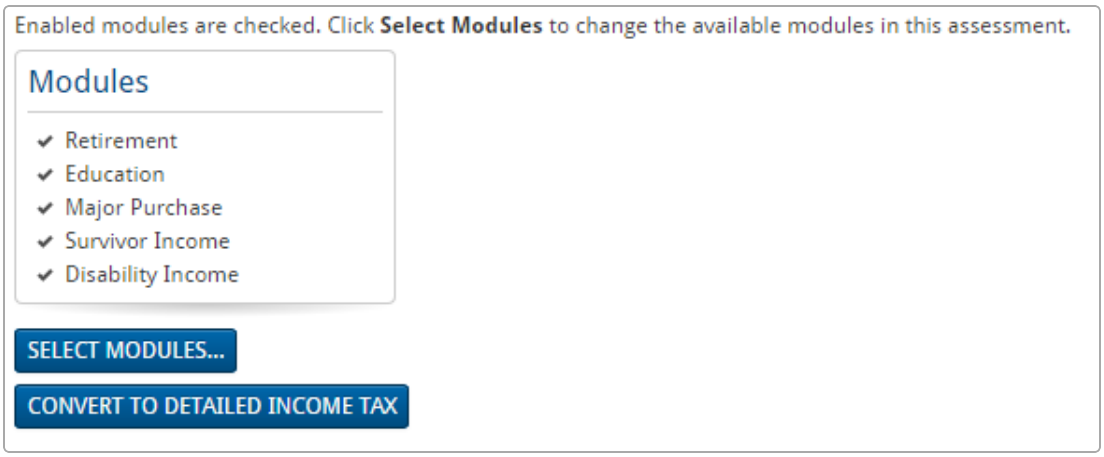
What are the differences in the Forecaster Assessment?

- Forecaster uses the left-hand navigation bar to bring it closer to the layout of Level 1 and Level 2 plans.
- ***Survivor Income*** and ***Disability Income*** have been separated to allow for more in-depth discussions about life insurance needs.
- ***Income & Expenses***, ***Assets & Liabilities***, and ***Savings & Investments*** now have individual pages.
  - Retirement investment accounts are now entered on the ***Savings & Investments*** page rather than the ***Retirement*** page.
- Forecaster introduces the popular Next-Gen report format to a lower planning level. Reports are still as detailed and configurable, but much more client-friendly now.
- Real-time goal coverage progress is now available from the ***Quick Actions*** menu under ***Current Results*** and on each goal page by clicking ***Current Results***.

Assumptions

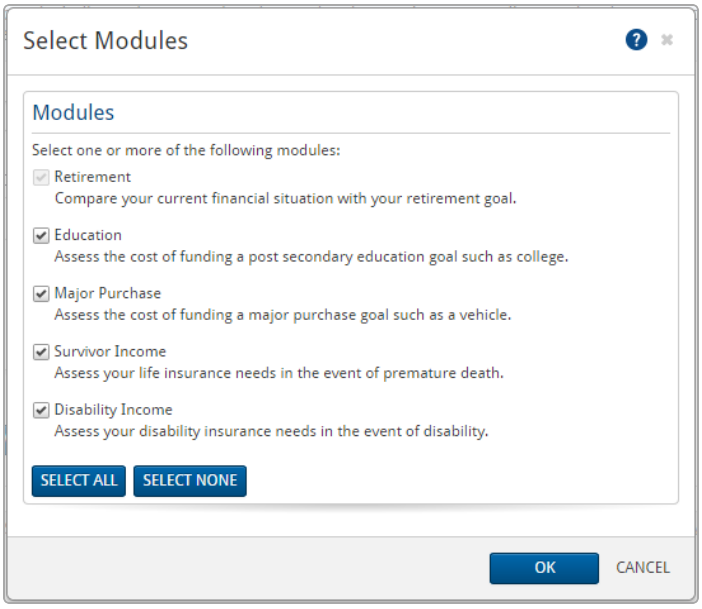
Selecting financial goals to assess

The ***Select Modules*** page displays the assessment's modules and available options.



Forecaster Assessment section – Forecaster Assessment category – Select Modules page (Average Tax method selected)

To change the selected modules, go to the **Select Modules** page, and then click **Select Modules**. A dialog box opens where you can clear or select modules.


Select Modules
Modules
Select one or more of the following modules:
Retirement
Compare your current financial situation with your retirement goal.
Education
Assess the cost of funding a post secondary education goal such as college.
Major Purchase
Assess the cost of funding a major purchase goal such as a vehicle.
Survivor Income
Assess your life insurance needs in the event of premature death.
Disability Income
Assess your disability insurance needs in the event of disability.
SELECT ALL
SELECT NONE
OK
CANCEL

Select Modules dialog box

Selecting analysis methods

Two types of tax methods are available in Forecaster Assessments: Average Tax and Detailed Tax.

Average Tax Method:

When using the Average Tax method, average taxes apply, including the state tax rate specified in the ***Settings*** menu – ***Plan Settings*** – ***General*** tab.

If you selected the Average Tax method during assessment creation, you can convert to the Detailed Tax method by clicking **Convert to Detailed Income Tax** on the ***Select Modules*** page. Once you have converted to the Detailed Tax method, you cannot revert to the Average Tax method.

Detailed Tax Method:

When using the Detailed Tax method, NaviPlan applies the bracketed federal and state rates (including tax deductions, credits, and AMT), to taxable income on a year-by-year basis. These tax rates are not editable.

Clients' Financial Data

Entering assets and liabilities

Assets

Asset	Amount
Residence	$0
2nd Residence	$0
Personal Use Property	$0
Other Personal Assets	$0
Total	$0

Liabilities

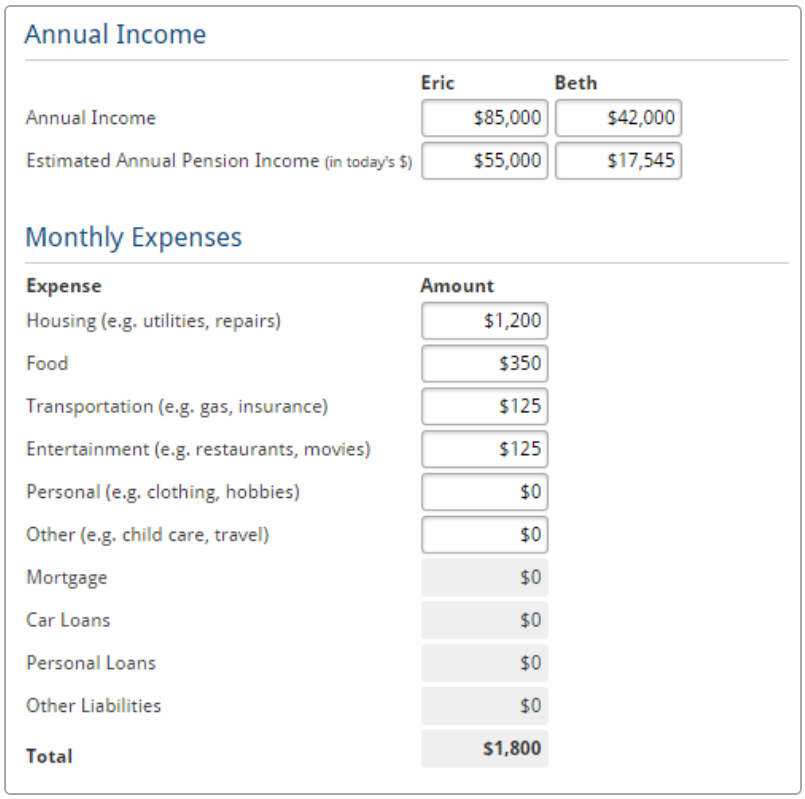
Liability	Outstanding Amount	Interest Rate	Monthly Payments
Mortgage	$0	7.00%	$0
Car Loans	$0	8.00%	$0
Personal Loans	$0	8.00%	$0
Other	$0	12.00%	$0
Total	$0		$0

Forecaster section – Assets & Liabilities

To enter clients' current assets and liabilities, follow these steps:

1. Go to the ***Assets & Liabilities*** page.
2. Under ***Assets***, enter the current value of each asset by category. NaviPlan will provide the ***Total*** below.
3. Under ***Liabilities***, enter the outstanding amount, interest rate, and monthly payment amount for each liability by category. NaviPlan will provide the ***Total*** below.

Entering income and expenses



Annual Income

	Eric	Beth
Annual Income	$85,000	$42,000
Estimated Annual Pension Income (in today's $)	$55,000	$17,545

Monthly Expenses

Expense	Amount
Housing (e.g. utilities, repairs)	$1,200
Food	$350
Transportation (e.g. gas, insurance)	$125
Entertainment (e.g. restaurants, movies)	$125
Personal (e.g. clothing, hobbies)	$0
Other (e.g. child care, travel)	$0
Mortgage	$0
Car Loans	$0
Personal Loans	$0
Other Liabilities	$0
Total	**$1,800**

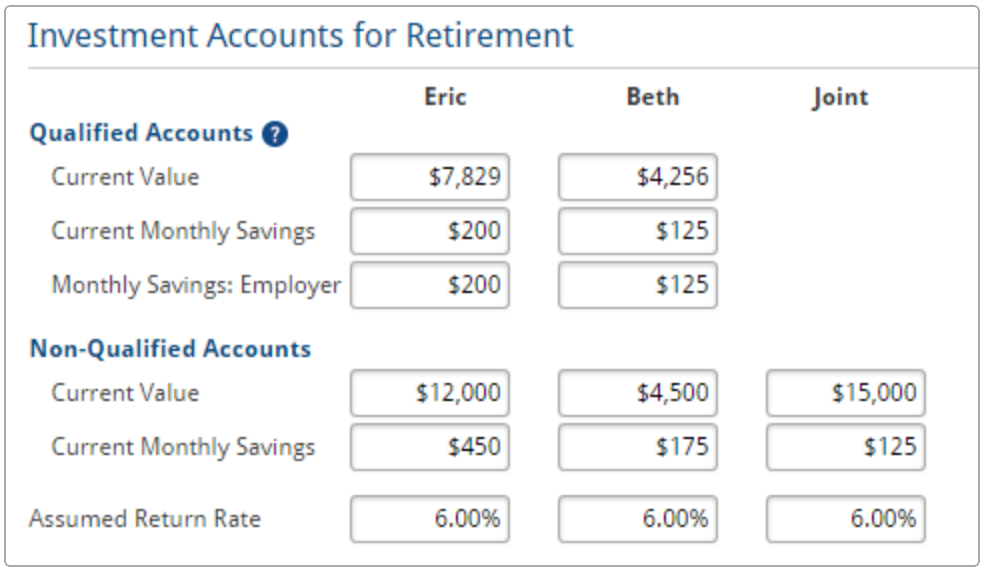
Forecaster section – Incomes & Expenses

To enter clients' current annual income and monthly expenses, follow these steps:

1. Go to the ***Income & Expenses*** page.
2. Under ***Annual Income***, enter the ***Annual Income*** and the ***Estimated Annual Pension Income*** for the client and co-client.
3. Under ***Monthly Expenses***, enter the monthly expense amounts either by individual category or as one summary expense in the ***Other*** field. NaviPlan will provide the ***Total*** below.

Note: The last four fields are greyed-out and unavailable. These values are entered on the ***Assets & Liabilities*** page.

Entering savings and investments



Forecaster section – Savings & Investments

To enter clients' current investments and savings, follow these steps:

1. Go to the ***Savings & Investments*** page.
2. Enter the ***Current Value*** and ***Current Monthly Savings*** amounts, and the amount of monthly savings from an employer for the client and co-client's individual qualified accounts, as well as for their individual and joint non-qualified accounts.
3. Enter the ***Assumed Return Rate*** for all accounts.

Clients' Goals

Retirement

Here is a summary of the considerations NaviPlan makes to analyze retirement goals in a Forecaster Assessment:

Retirement Dates

- Retirement begins on the date specified for the first client to retire.
- Retirement ends December 31 of the year when the last client dies.
- NaviPlan assesses needs in each year of the retirement period and compares them to the resources available for retirement funding. If either a shortfall or overfunding is expected, NaviPlan presents recommendations.

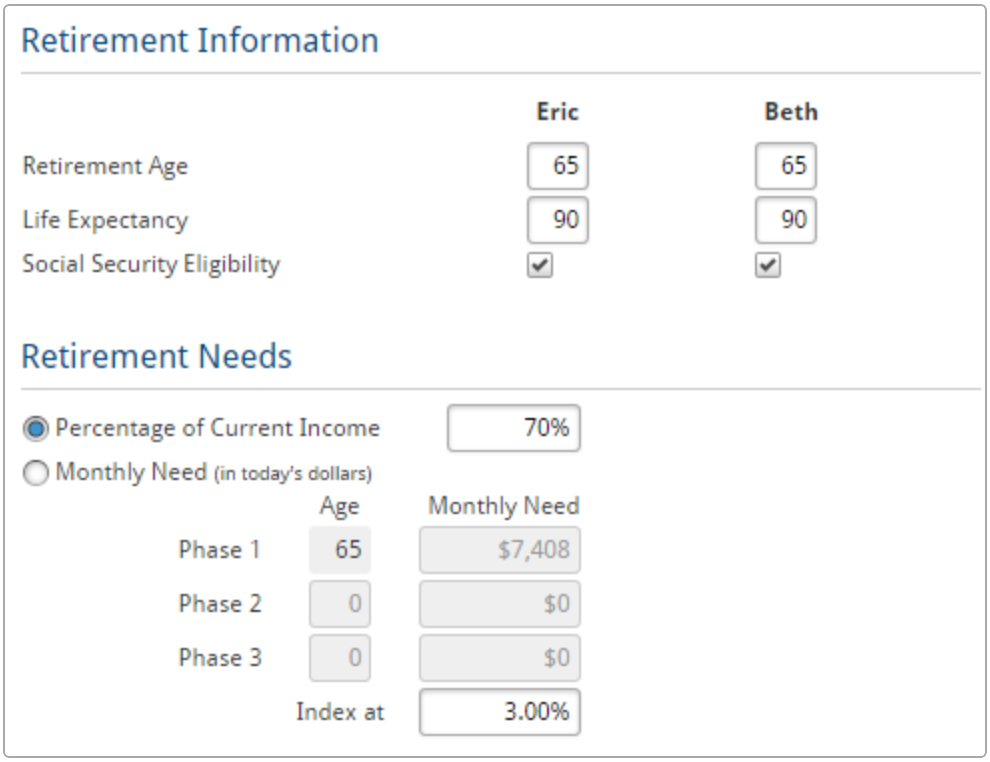
Retirement Needs

- Include desired annual retirement income and liability payments that extend into the retirement period
- Do not include taxes or life insurance premiums.
  - NaviPlan calculates taxes automatically; insurance premiums are entered on the ***Life Insurance*** page.
- Lifestyle assets, such as homes, are not sold to fund retirement needs.

Retirement Resources

- Include estimated annual pension income, Social Security eligibility, and all qualified and non-qualified accounts.

Entering retirement assumptions



Forecaster section – Retirement

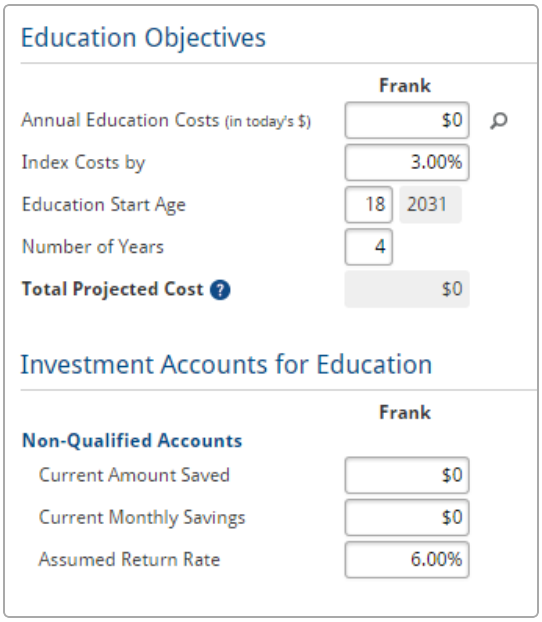
To enter the assumptions to use for your clients' retirement goals, follow these steps:

1. Go to the ***Retirement*** page.
2. Under ***Retirement Information***, enter the ***Retirement Age*** and the ***Life Expectancy***.
3. Indicate the clients' benefit eligibility by selecting the ***Social Security Eligibility*** options.
4. Under ***Retirement Needs***, select one of the following options:
   - **Percentage of Current Income**: NaviPlan calculates the percentage of the clients' current income that you entered on the ***Incomes & Expenses*** page and uses this amount as their retirement income need for the entire duration of the retirement period.
   - **Monthly Need (in today's dollars)**: Manually enter up to three phases during which the clients' retirement income need will be based off of the dollar amount that you enter. Each phase will begin when the first client to retire reaches the specified age.

Education

NaviPlan compares all needs associated with the education goal for each dependent to the resources available for education funding. If a shortfall or overfunding is expected, NaviPlan presents recommendations for each education goal. In the Forecaster Assessment, each dependent can have one education goal.

In the Forecaster Assessment, education assessments can only be done for dependents; they cannot be done for the client or co-client. If no dependent was added when the client file was created, go to the ***Client Management*** – ***Client Information*** – ***Personal Information*** page, and then add the family member.



Forecaster section – Education

To enter the assumptions to use for your clients' education goals, follow these steps:

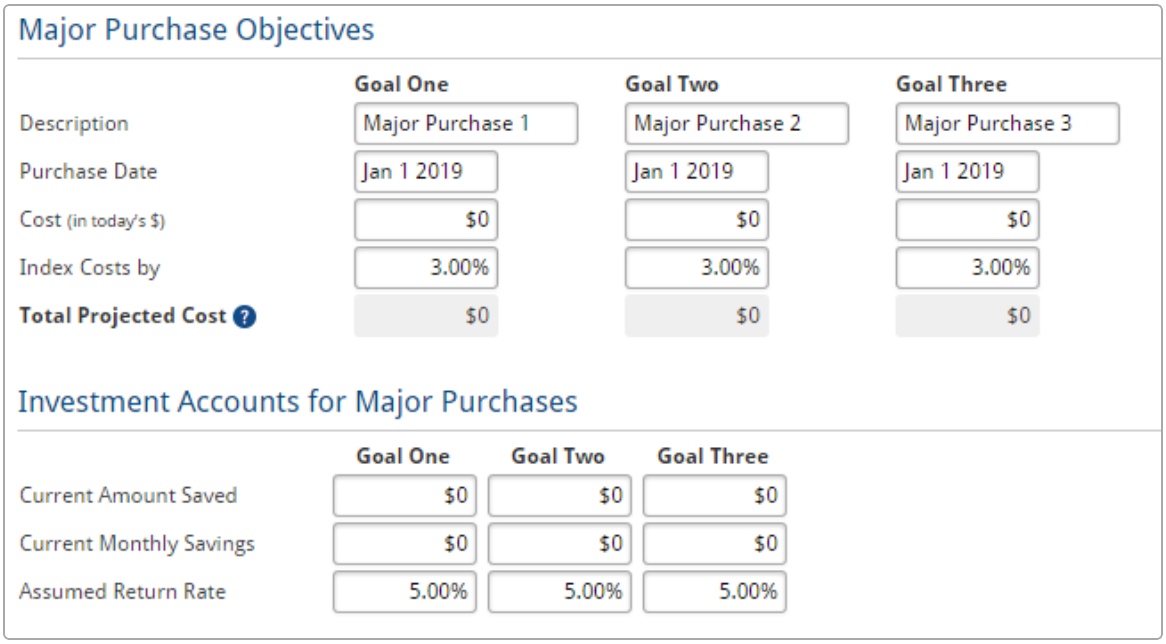
1. Go to the ***Education*** page.
2. Under ***Education Objectives***, enter:
   - the estimated annual education costs in today's dollars.
     - You can click 🔍 to search for the cost of attending a specific North American school.
   - a percentage to index costs by.
   - the dependent's age when the education goal begins.
   - the duration of the education goal.

   NaviPlan calculates the ***Total Projected Cost*** value by indexing each annual cost individually by the rate entered in the ***Index Costs by*** field from January 1 of the assessment year to December 31 of the year prior to the last year of the education goal.

3. Under ***Investment Accounts for Education***, enter the current amount saved, the current monthly savings, and the assumed rate of return.
   - Savings earn the return specified in the ***Assumed Return Rate*** field until the account is depleted.
   - Non-qualified savings are assumed to be deposited into a joint non-qualified account.
   - The amounts in the ***Current Amount Saved*** fields are assumed to be saved on January 1 of the plan year, whereas monthly savings begin in the current month. The monthly savings end on December 31 of the year before the last year of the goal.

Major Purchases

NaviPlan compares all needs associated with the major purchase goal to the resources available to fund major purchases. If a shortfall or overfunding is expected, NaviPlan will present suggestions to attain 100% goal coverage. In the Forecaster Assessment, you can enter up to three major purchase goals.



Forecaster section – Major Purchase

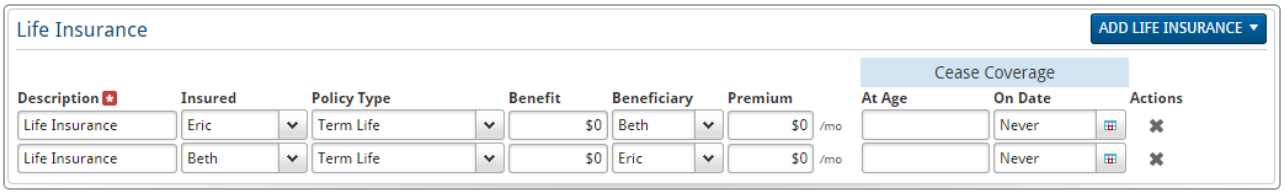
To enter the your clients' major purchase goals, follow these steps:

1. Go to the ***Major Purchase*** page.
2. Under ***Major Purchase Objectives***, enter:
   - the description.
   - the purchase date.
   - the current value of the cost.
   - the cost index rate.

   NaviPlan calculates the ***Total Projected Cost*** value by indexing each annual cost individually by the rate entered in the ***Index Costs by*** field from January 1 of the assessment year until the month prior to the the purchase month.
3. Under ***Investment Accounts for Major Purchase***, enter the current amount saved, the current monthly savings, and the assumed rate of return.
   - All amounts saved earn the rate of return specified in the ***Assumed Return Rate*** field until the account is depleted.
   - Accounts used to save toward major purchase goals are assumed to be joint, non-qualified accounts.
   - The amounts in the ***Current Amount Saved*** fields are assumed to be saved on January 1 of the plan year, whereas monthly savings begin in the current month. The monthly savings end on the last day of the month prior to the the purchase month.

Clients' Insurance Coverage & Needs

Entering existing life insurance policies



Forecaster section – Life Insurance

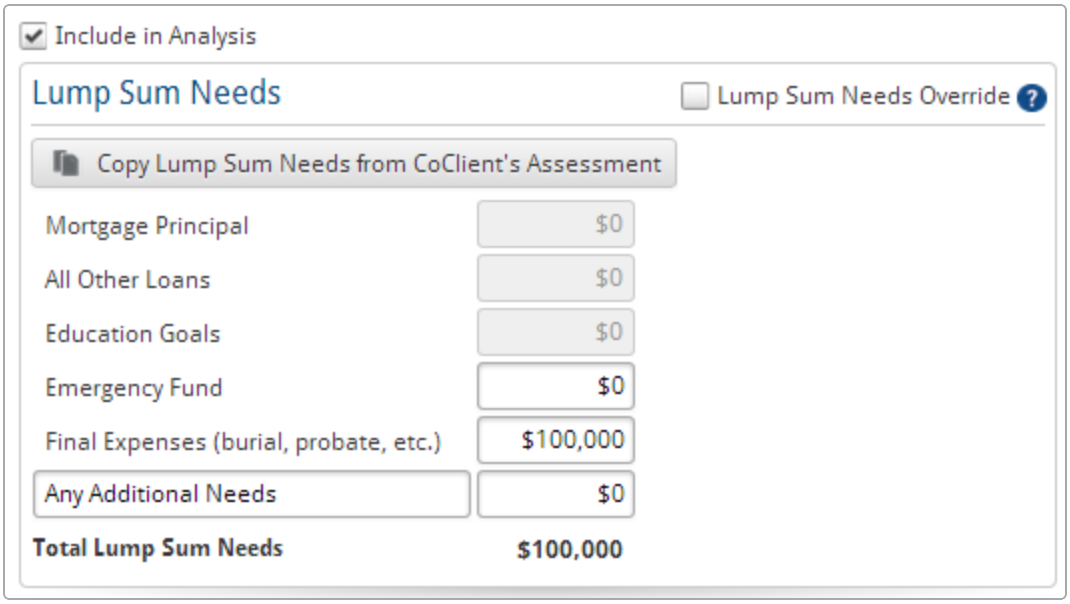
To enter clients' existing life insurance policies, follow these steps:

1. Go to the ***Life Insurance*** page.
2. Enter a ***Description*** for the life insurance policy.
3. Select the ***Insured*** client, ***Policy Type***, and ***Beneficiary***.
4. Enter the ***Benefit*** amount and monthly ***Premium*** for all existing life insurance policies.
5. Under ***Cease Coverage***, specify either an age or a specific date at which the life insurance policy will end.

Determining additional life insurance needs

To determine clients' life insurance needs, follow these steps:

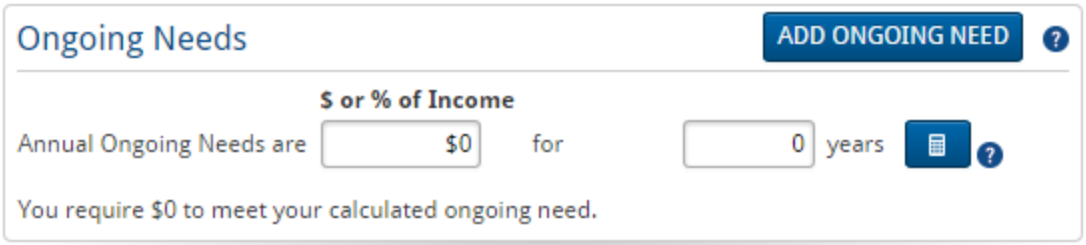
1. Go to the ***Survivor Income*** page.
2. Select the scenario for which to run the quick assessment:
   - If the Client dies
   - If the Co-Client dies
   - If Both die
3. To include the calculated life insurance amount as a Survivor Income goal for your clients, select **Include in Analysis**.



Forecaster section – Survivor Income (if Client dies) – Lump Sum Needs container

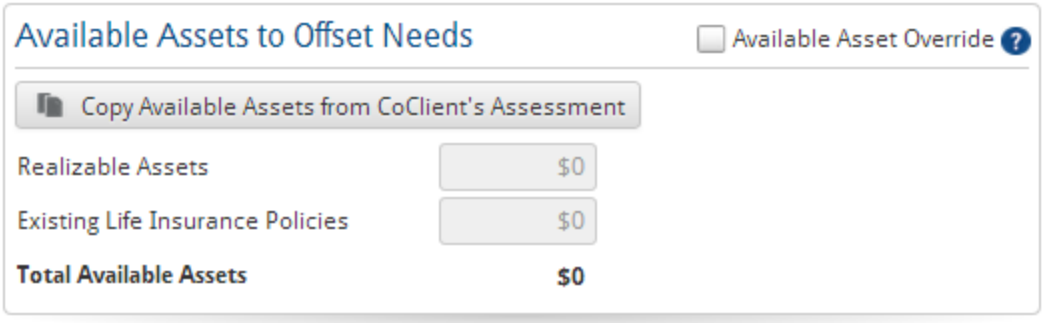
4. In the ***Lump Sum Needs*** container, enter the amount your clients would like to save in their ***Emergency Fund*** and the anticipated amount of their ***Final Expenses***.
   - NaviPlan automatically includes any liabilities and the cost of any Education goals entered elsewhere in the assessment. To use different values, select **Lump Sum Needs Override**.

5. In the Ongoing Needs container, do one of the following:
   - If you are fairly certain what the clients' ongoing needs would be in the event of a premature death, enter either a dollar amount or a percentage of their current household income under ***$ or % of Salary*** and the number of years to which the needs apply.
   - To calculate the amount of income that would be lost and the new expenses that would arise from a death, click to open the ***Ongoing Needs*** calculator.

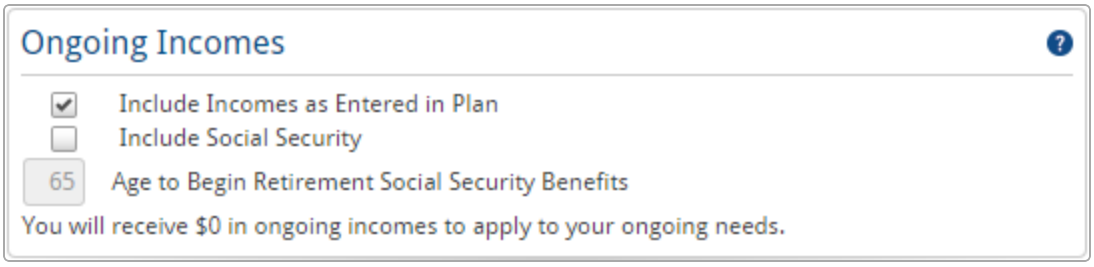


Forecaster section – Survivor Income (if Client dies) – Ongoing Needs container – Calculate button – Ongoing Needs dialog box

6. In the ***Available Assets to Offset Needs*** container, NaviPlan displays any assets that the survivor could sell to offset the immediate needs following the spouse's death, as well as the value of any existing life insurance policies. To use different values, select **Available Asset Override**.



Forecaster section – Survivor Income (if Client dies) – Available Assets to Offset Needs container

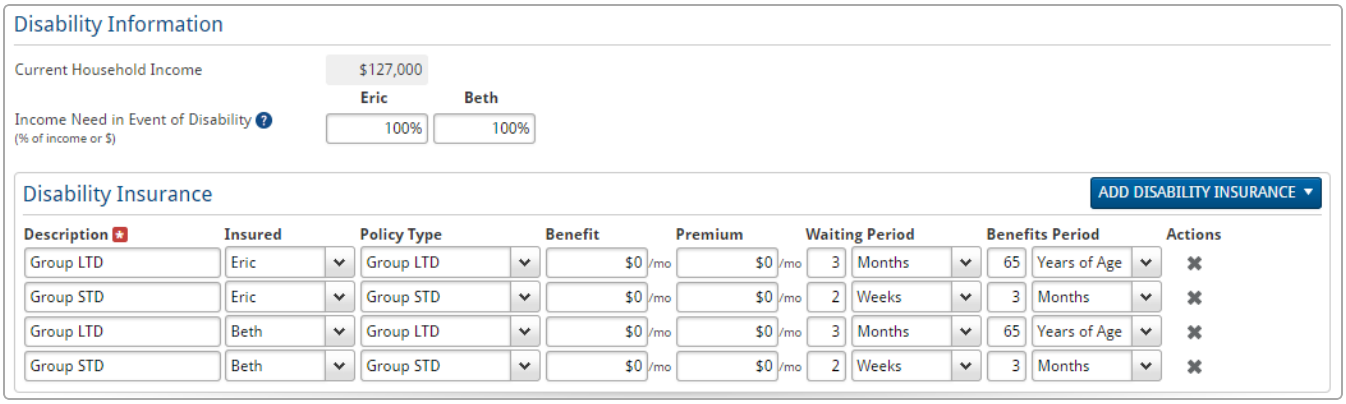

Ongoing Incomes
Include Incomes as Entered in Plan
Include Social Security
65
Age to Begin Retirement Social Security Benefits
You will receive $0 in ongoing incomes to apply to your ongoing needs.

Forecaster section – Survivor Income (if Client dies) – Ongoing Incomes container

7. In the ***Ongoing Incomes*** container, you can select to ***Include Incomes as Entered in Plan*** (on the ***Incomes & Expenses*** page) and/or ***Include Social Security*** to include these values in the Survivor Income analysis.
8. In the ***Assumptions*** container, enter the ***Inflation Rate***, ***Assumed Return Rate*** and the ***Survivor's Tax Rate***.
9. NaviPlan displays the total recommendation for additional life insurance in the ***Results*** container. If there are instances in the survivorship cash flow where surpluses will be available in the future but are not available to cover expenses today, you will see a line for ***Present Value Adjustments*** to account for these.

Entering disability insurance coverage and disability income needs

Disability policies in the Forecaster Assessment are assumed to provide non-taxable flat dollar amounts that are not indexed for inflation. The owner of the policy is expected to pay for the premiums and be the recipient of disability benefits.



Forecaster section – Disability Income

To enter the your clients' existing disability insurance policies, follow these steps:

1. Go to the ***Disability Income*** page.
2. Enter the ***Income Need in Event of Disability***, either as a percentage of current household income or a specific dollar amount.
3. For any short-term and long-term coverage, enter the following:
   - a description.
   - the insured client.
   - the policy type.
   - the monthly benefit amount.
   - the monthly premium amount.
   - the waiting period.
   - the benefits period.

Viewing goal coverage progress

NaviPlan allows you to quickly view ***Current Results*** for clients' projected net worth, cash flow, and goal coverage progress based on the information you have entered in the analysis so far. It also recommends steps that clients could take to achieve 100% goal coverage.

Current Results are available for the following goal types:

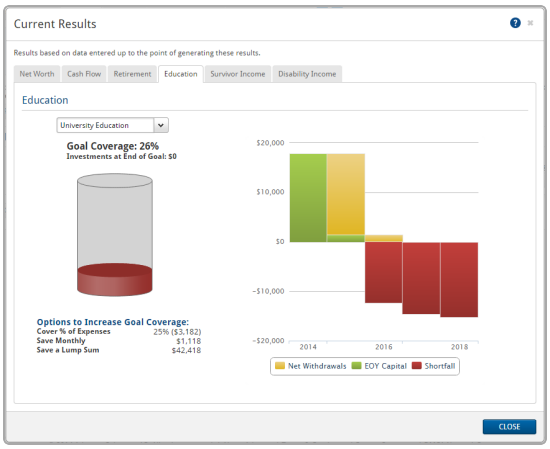
- Retirement
- Education
- Major Purchase
- Survivor Income
- Disability Income

Note: The actual goals that appear your screen will depend on the modules you selected on the ***Modules*** screen during goal creation.

Tracking net worth and cash flow projections/Viewing goal coverage progress

To track projections of clients' net worth and cash flow or to view their goal coverage progress, follow these steps:

1. Go to the ***Quick Actions*** menu and select **Current Results**.
2. Select either the ***Net Worth*** or ***Cash Flow*** tab to view projections of the clients' financial situation.
3. Select a tab for one of the goals for which you would like to view the coverage.
   - The goal coverage graphs are interactive - hover over a bar to the view the details for that particular year.
   - You can click on labels in the graph key to hide or display the associated category from the graph.
4. View suggested methods to achieve 100% goal coverage under ***Options to Increase Goal Coverage***.
5. Once you've reviewed your clients' progress and the suggested options to increase coverage, click ***Close*** to return to where you left off.



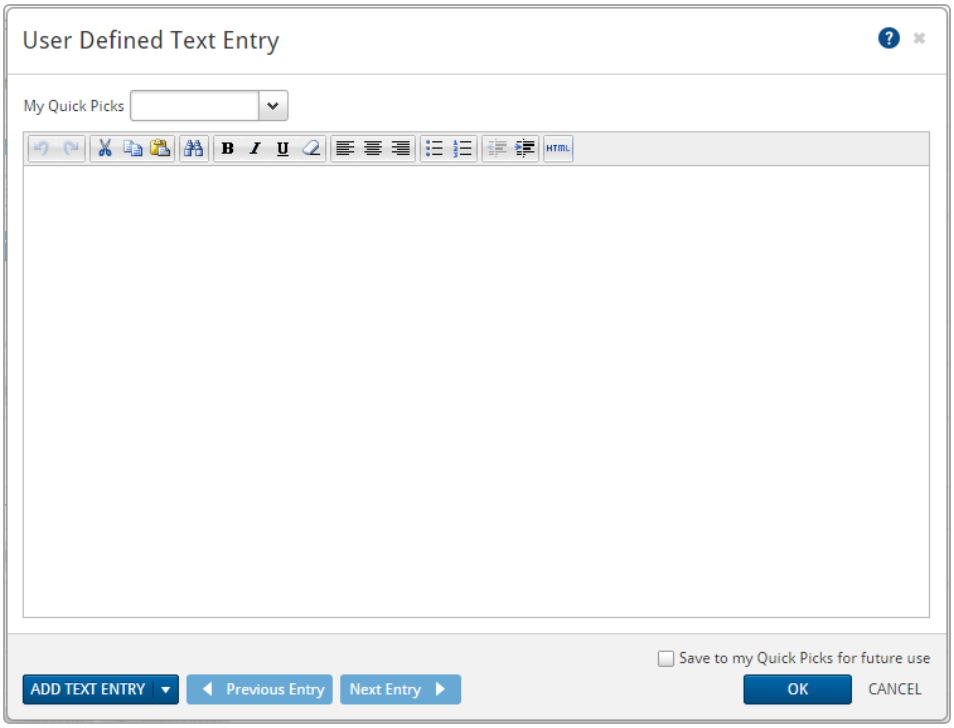
Current Results dialog box – Education tab

Preparing personal notes for reports

In NaviPlan, you can create and customize text that will be included in reports. Personalize your plans and presentations by entering text on goal progress, recommendations, and any specific action items you would like clients to pursue.

To enter personalized text for reports, follow these steps:

1. Go to the ***Reports – User Defined Text*** page.
2. Under ***Objectives***, ***Recommendations***, or ***Action Plan***, click **Add**.



User Defined Text Entry dialog box

3. Enter the text in the dialog box, and then use the formatting buttons where applicable.
   Note: A spelling checker is not available. Use your browser's spell-check or copy and paste plain text from Microsoft Word. Graphics are not supported.
4. If you would like to use this text across multiple plans or with multiple clients, select the ***Save to my Quick Picks for future use*** option.
5. When you are finished, click **OK**.
6. To edit an existing entry, click to reopen the ***User Defined Text Entry*** dialog box for that entry.
7. To reorder entries within a category, click **Move Up** or **Move Down**.
8. Repeat steps 2–7 until all your entries are complete.

Managing quick picks for user-defined text

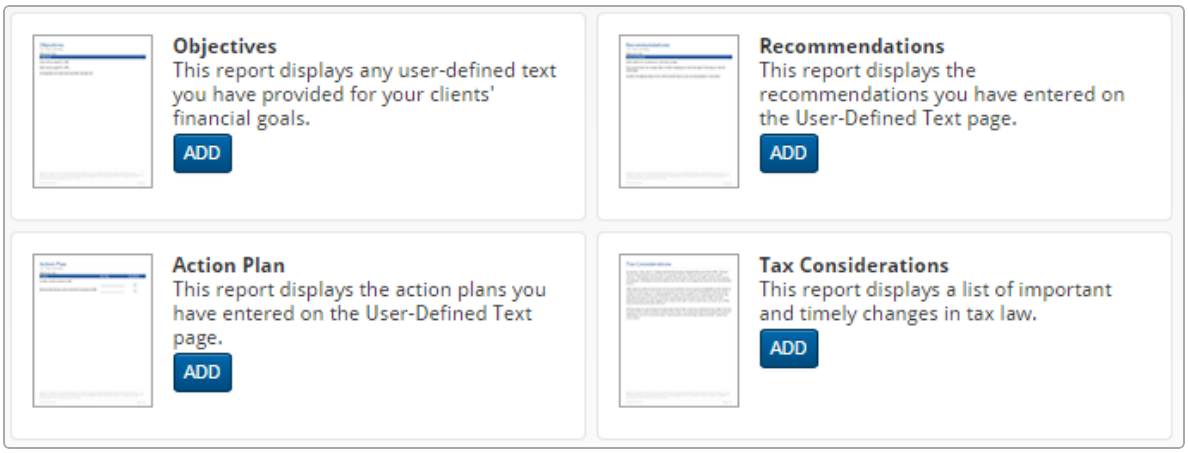
To access and manage any existing quick picks, follow these steps:

1. On the ***User-Defined Text*** page, click **Manage My Quick Picks**.
2. A list of all quick picks saved for the goal or category will appear.
   - To add a new quick pick, click **Add**.
   - To edit the content of an existing quick pick, click .
   - To delete a quick pick, click .
3. Once you've finished managing your quick picks, click **OK**.

Adding user-defined text to reports

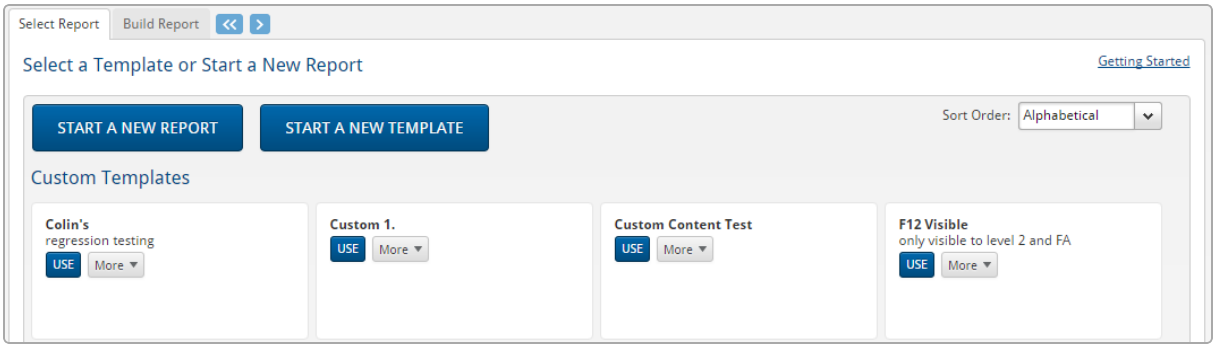
To add your user-defined text to Next-Gen reports, follow these steps:

1. Go to the ***Reports*** – ***Client Reports*** page.
2. On the ***Select Report*** page, select either an existing template or click **Start a New Report**.
3. From the ***Select a category*** menu, select **Supplementary Pages**.
4. Depending on the type(s) of user-defined text you entered (Objectives, Recommendations, or Action Plan), a report page will appear under the ***End of Report*** section.
5. Click **Add** to include the page(s) containing your user-defined text in the report.


Objectives
This report displays any user-defined text you have provided for your clients' financial goals.
ADD
Recommendations
This report displays the recommendations you have entered on the User-Defined Text page.
ADD
Action Plan
This report displays the action plans you have entered on the User-Defined Text page.
ADD
Tax Considerations
This report displays a list of important and timely changes in tax law.
ADD

Client Reports

Client reports can be accessed from the ***Results – Client Reports*** section.

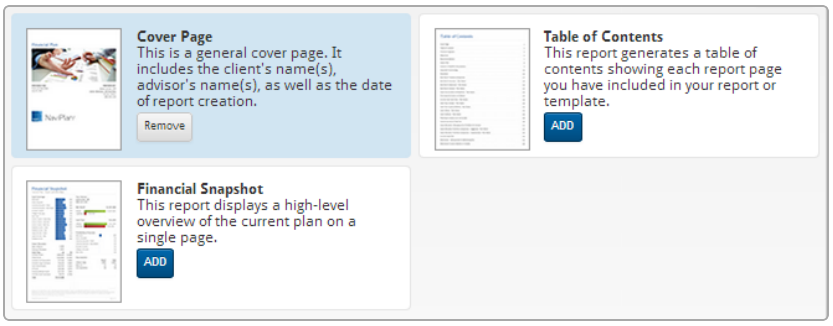


Results category – Client Reports – Select Reports page

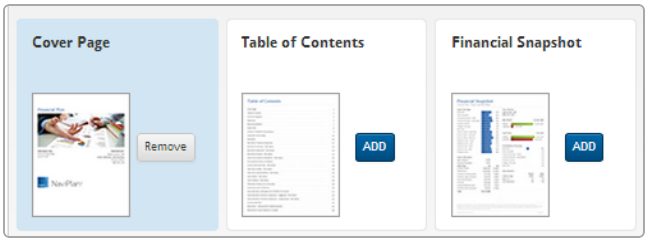
Term	Definition
Report Page	A report page is a single topic. Each tile on the ***Build Report*** page adds pages to your report.
Report	A report is a collection of report pages. After you have added each of the report pages you wish to present to your clients on the ***Build Report*** page, the output is called a report.
Template	A template is a report that has been saved for multiple uses. By saving reports as a template you can present the same set of report pages to all of your clients saving you time and ensuring consistency.

Report Pages can be viewed as tiles or panels by selecting either ☷ or ⁞⁞⁞ at the top of the page.

Tile View (☷)


Cover Page
This is a general cover page. It includes the client's name(s), advisor's name(s), as well as the date of report creation.
Remove
Table of Contents
This report generates a table of contents showing each report page you have included in your report or template.
ADD
Financial Snapshot
This report displays a high-level overview of the current plan on a single page.
ADD

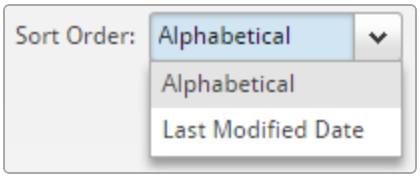
Panel view (⁞⁞⁞)



Organizing Templates

To organize templates, either in Alphabetical or Last Modified Date, follow the below instructions:

1. From the ***Select Report*** page, click the ***Sort Order*** dropdown.



Results - Client Reports - Select Report Section - Sort Order

2. Choose the preferred option of organization.

Note: You may adjust the order at any time.

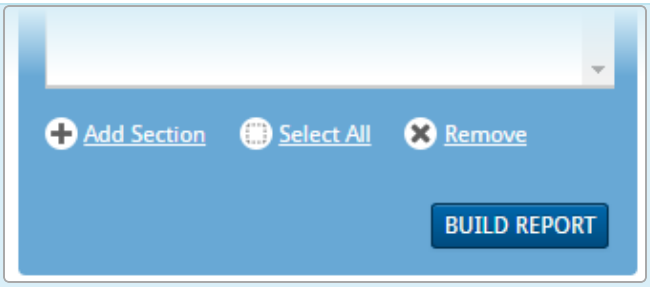
Creating a new report

For a guided walk-through to help you get started, on the ***Build Report*** page, click **Getting Started** above the ***Selected Pages*** panel. You're also welcome to send us your suggestions by clicking **Feedback**.

Follow these steps to create a new report:

1. From the ***Select Report*** page, select **Start a New Report**.
2. Use the **Select a category** menu to display a list of report pages for each category.
3. For multiple education and major purchase goals, use the **Select a goal** menu to navigate between goals.
4. Report pages are displayed as tiles. Select **Add** for each tile you want to include in your report. To remove a tile, select **Remove**.
   - Report tiles are categorized by the following sections:
     - ***Content***: Dataless pages that provide an overview of the financial topic at hand. These provide context to reports and relate plans in a way that clients can understand.
     - ***Summary***: Pages that cover clients' progress toward achieving their goal based on their current situation. These contain easy follow graphs and images.
     - ***Current Plan***: Pages that summarize data for each goal in the current plan. These pages are numbers-oriented and often contain projection tables.
     - ***Proposed Plan***: Pages that summarize data for the proposed plan. These pages are numbers-oriented and often contain projection tables.
     - ***Alternative Plan***: Pages that summarize data for the alternative plans. These pages are numbers-oriented and often contain projection tables. This pages will appear after including additional alternative plans in the ***Select Plan Data for Reports...*** section found on the top of the next gen report builder.
   - Report pages display data for their section. For example, The ***Cash Flow Surplus/Deficit*** report page will display different data when selected for the Current Plan section than when selected for the Proposed Plan.

5. Review the order of report pages in the ***Selected Pages*** panel. The order displayed here matches the order in which reports will appear when generated.
   - To better organize your pages, you can add sections to your report with the Add Sections button. This will add a new sub-section in your report to which you can combine similar pages to become a grouped section. A corresponding section page with the section name will be printed in the report.
   - To edit the position of report pages, drag and drop the page titles into the order you would like.



Results - Client Reports - Build Report Section

Tip: You can quickly select all report pages on the ***Selected Pages*** panel by clicking the **Select All** link.

6. Click **Select Plan Data for Reports...**, to select which alternative plans, education goals and major purchase goals to include in the report.
7. When you are satisfied with these options, select **Build Report**.

Tip: If you run out of space on the ***Select Pages*** panel, you can select **Expand** to enlarge the panel.

Adding custom content to a report

Follow these steps to add your own supplementary content (e.g. client's wills, other estate planning documents, etc.) in PDF format to a report:

1. From the ***Build Report*** page, select the **Custom Content** report tile.
2. Use the **Choose File** button to find your custom PDF.
3. Enter a ***Title*** for the custom content.
4. When you are satisfied with these options, click **OK**.

Note: The following requirements apply:

- Maximum of 1 PDF per report (10MB or less).

Custom Content can also be uploaded in User Preferences – Content Settings. After uploading, you can add these files to reports by selecting the category the content is uploaded under and press the **Add** button.

Converting reports to Microsoft Word output

Follow these steps to convert any generated report into a Microsoft Word (.docx) export file:

1. Select the pages to include in your report, then click **Build Report**.
2. Once the report is generated a blue bar appears near the top of the page. From this bar, click **Convert to Microsoft Word** to generate the report in Word format.

Creating a new report template

Follow these steps to create a new template:

1. From the ***Select Report*** page, select **Start a New Template**.
2. Select to enter a name and description for the template.
3. Use the **Select a category** menu to display a list of report pages for a category.
4. Report pages are displayed as tiles. Select **Add** for each tile you want to include in your template. To remove a tile, select **Remove**.
   - Report tiles are categorized by the following sections
     - ***Current Plan***: Pages that summarize data for the current plan. These pages are numbers-oriented and often contain projection tables.
5. Review the order of report pages in the ***Selected Pages*** panel. The order displayed here matches the order in which reports will appear when generated.
   - To edit the position of report pages, drag and drop the page titles into the order you would like.
6. When you are satisfied with these options, select **Save**.
   - If you have not yet entered a name for your template, you will be prompted to do so now.

Using a template to create a report

Follow these steps to generate a report using an existing template:

1. From the ***Select Report*** page, find the template you want to use to create a report and select **Use**.
2. When you are satisfied with these options, select **Build Report**.

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